

# EXHIBIT A



Phone: 800-395-2989  
[www.congresscollection.com](http://www.congresscollection.com)

June 17, 2020

P.O. Box 130  
St. Johns MI 48879

TRACEY ECHOLS

Account #: [REDACTED]  
Amount Due: \$84.05

\*\*\* NOTICE OF DEBT \*\*\*

Dear TRACEY ECHOLS,

This debt has been placed with our office for collection. We encourage you to contact us at 800-395-2989 to resolve this matter. This account may be placed on your personal credit file and thus negatively impact your credit score if left unresolved. We're eager to work with you. For detailed information, including the name of creditor, see reverse side.

You may choose one of the following to pay this debt:

1) Pay online at [www.congresscollection.com](http://www.congresscollection.com) and click ("Make a Payment") on upper right of the website  
2) Mail payment by credit card (complete below), money order, or check using the enclosed envelope to the  
address listed in the bottom right of this letter  
3) Call toll-free to pay by check over the phone at no charge: 800-395-2989  
4) Pay 24/7 without having to speak to anyone using our automated system – dial 800-395-2989; be prepared to  
enter your account number listed in the upper right of this letter and your zip code

Unless you notify this office within 30 days after receiving this notice that you dispute the debt or any portion thereof, Congress Collection will assume this debt is valid. If you notify this office in writing within 30 days of receiving this notice, Congress Collection will obtain verification of the debt or obtain a copy of a judgment and mail a copy of such judgment or verification. If you submit a written request to Congress Collection within 30 days of receiving this notice, Congress Collection will provide you with the name & address of the original creditor, if different from the current creditor.

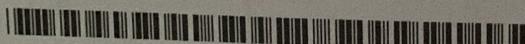
Sincerely,

Larry Sims  
Congress Collection

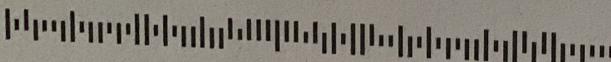
This is an attempt to collect a debt and any information obtained will be used for that purpose

\*\*\* Detach Lower Portion And Return With Payment \*\*\*

DEPT 607 7267203720066  
PO BOX 4115  
CONCORD CA 94524



ADDRESS SERVICE REQUESTED



## TRACEY ECHOES

IF YOU WISH TO PAY BY MASTERCARD, VISA, OR DISCOVER, CHECK THE APPROPRIATE BOX AND FILL IN THE INFORMATION BELOW		
 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>
CARD NUMBER	EXP. DATE	
CARD HOLDER NAME	3 DIGIT CODE	
SIGNATURE OF CARD HOLDER	PAYMENT AMOUNT	

Account #: [REDACTED]  
Amount Due: \$84.05

Please send all correspondence to:

CONGRESS COLLECTION  
P.O. Box 130  
ST. JOHNS MI 48879